

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 5/27/10 and was converted to a case under chapter 7 on 7/1/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Anthony Napolitano  
2009 Ridge Stone Court  
Henrico, VA 23238

Debra Sue Napolitano  
2009 Ridge Stone Court  
Henrico, VA 23238

Case Number: 10-33842-KRH  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-5471  
xxx-xx-6203

Attorney for Debtor(s) (name and address):

Joe B. Lamb Jr.  
Joe B. Lamb, Jr.  
10132 West Broad Street  
Glen Allen, VA 23060  
Telephone number: (804) 935-0000

Bankruptcy Trustee (name and address):

Bruce E. Robinson  
P.O. Box 538  
415 E. Atlantic Street  
South Hill, VA 23970-0538  
Telephone number: (434) 447-7922

**Meeting of Creditors:**

Date: 7/28/14

Time: 02:00 PM

Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
9/26/14

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: July 2, 2014

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— — Refer to Other Side for Important Deadlines and Notices — —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 6**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Richard Anthony Napolitano  
 Debra Sue Napolitano  
 Debtors

Case No. 10-33842-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: smithla  
 Form ID: B9A

Page 1 of 4  
 Total Noticed: 93

Date Rcvd: Jul 02, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2014.

db/jdb +Richard Anthony Napolitano, Debra Sue Napolitano, 2009 Ridge Stone Court,  
 Henrico, VA 23238-3294  
 aty +Aaron Nash, Evans Petree PC, 1000 Ridgeway Loop Road, Suite 200, Memphis, TN 38120-4036  
 aty +Eric David White, Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200,  
 Richmond, VA 23230-3530  
 aty +Michael Todd Freeman, Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200,  
 Richmond, VA 23230-3530  
 cr JPMORGAN CHASE BANK, NA, Chase Records Center - Attn: Correspondence,  
 Mail Code LA4-5555 - 700 Kansas Lane, Monroe, LA 71203  
 9723761 +Cabela's Club VISA, P.O. Box 82519, Lincoln, NE 68501-2502  
 9723765 +Chase Manhattan, Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009  
 9723766 +Chase Manhattan, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009  
 9740929 +Chrysler Financial Services Americas, LLC, C/O Hale, Dewey, & Knight, PLLC,  
 88 Union Avenue Suite 700, Memphis, TN 38103-5128  
 9723777 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231  
 (address filed with court: First Horizon Home Loans, 4000 Horizon Way, Irving, TX 75063-0000)  
 9723778 +Gdyr/CBUSA, P.O. Box 20483, Kansas City, MO 64195-0483  
 9838257 +HOME FURNISHINGS CREDIT COMPANY, P.O. BOX 12812, NORFOLK, VA 23541-0812  
 9922766 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 9723785 +Home Furnishings, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828  
 11683506 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Attn: OH4-7302, Columbus, OH 43219-6009  
 9877193 +MetLife Home Loans a division of, MetLife Bank NA, 4000 Horizon Way, Suite #100,  
 Irving, TX 75063-2260  
 9723796 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan Motor Acceptance, 8900 Freeport Parkway,  
 Irving, TX 75063-2438)  
 9723794 +National City Bank, Attn: Bankruptcy Dept, 6750 Miller Road, Brecksville, OH 44141-3262  
 9723795 +Natl Bank Of Commerce, Box 357, Memphis, TN 38150-0001  
 9740173 Nissan Motor, POB 660366, Dallas, TX 75266-0366  
 9820111 +VIRGINIA CARDIOVASCULAR SPECIALISTS, C/O SCHETTINE & NGUYEN, PLC, 10 SOUTH 23RD STREET,  
 RICHMOND, VA 23223-7814  
 9890767 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 9759330 +WYNDAM VACATION OWNERSHIP, P.O. BOX 97474, LAS VEGAS, NV 89195-0001  
 9723805 +Worlds Foremost Bank N, 4800 NW 1st St, Ste 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: joe@joelamblaw.com Jul 03 2014 02:12:49 Joe B. Lamb, Jr., Joe B. Lamb, Jr.,  
 10132 West Broad Street, Glen Allen, VA 23060  
 aty +EDI: RESURGENT.COM Jul 03 2014 01:58:00 Linh Kiet Tran, 2101 Fourth Ave., Suite 1030,  
 Seattle, WA 98121-2317  
 tr +EDI: QBEROBINSON.COM Jul 03 2014 01:58:00 Bruce E. Robinson, P.O. Box 538,  
 415 E. Atlantic Street, South Hill, VA 23970-2701  
 cr +EDI: BASSASSOC.COM Jul 03 2014 01:58:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 cr +EDI: PRA.COM Jul 03 2014 01:58:00 Pra Receivables Management, Llc As Agent Of Portfo,  
 POB 41067, Norfolk, Va 23541-1067  
 9723757 +EDI: BECKLEE.COM Jul 03 2014 01:58:00 American Express, c/o Becket and Lee, P.O. Box 3001,  
 Malvern, PA 19355-0701  
 9881495 EDI: BECKLEE.COM Jul 03 2014 01:58:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 9749224 EDI: AIS.COM Jul 03 2014 01:58:00 American Infosource Lp As Agent for,  
 World Financial Network National Bank As, Victoria's Secret, PO Box 248872,  
 Oklahoma City, OK 73124-8872  
 9740988 EDI: AIS.COM Jul 03 2014 01:58:00 American Infosource Lp As Agent for,  
 World Financial Network National Bank As, Columbian Emerald, PO Box 248872,  
 Oklahoma City, OK 73124-8872  
 10540464 EDI: RESURGENT.COM Jul 03 2014 01:58:00 B-Line, LLC, P.O. Box 91121, Dept. 550,  
 Seattle, WA 98111-9221  
 9723759 +EDI: BANKAMER2.COM Jul 03 2014 01:58:00 Bank Of America, P.O. Box 17054,  
 Wilmington, DE 19850-7054  
 9723758 +EDI: BANKAMER2.COM Jul 03 2014 01:58:00 Bank Of America, P.O. Box 1598,  
 Norfolk, VA 23501-1598  
 9723760 +EDI: TSYS2.COM Jul 03 2014 01:58:00 Barclays Bank Delaware,  
 Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833  
 9880057 +EDI: OPHSUBSID.COM Jul 03 2014 01:58:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 9723762 EDI: CAPITALONE.COM Jul 03 2014 01:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
 P.O. Box 5155, Norcross, GA 30091-0000  
 9740926 EDI: CHRYSLER.COM Jul 03 2014 01:58:00 Chrysler Financial Services Americas, LLC,  
 Trustee Lockbox, P.O. Box 9001897, Louisville, KY 40290-1897  
 9723769 EDI: CHRYSLER.COM Jul 03 2014 01:58:00 Chrysler Financial, P.O. Box 8065,  
 Royal Oak, MI 48068-0000

District/off: 0422-7

User: smithla  
Form ID: B9A

Page 2 of 4  
Total Noticed: 93

Date Rcvd: Jul 02, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9723770 EDI: CITICORP.COM Jul 03 2014 01:58:00 Citgo Oil / Citibank, Attn: Centralized Bankruptcy,  
P.O. Box 20507, Kansas City, MO 64195-0000

9723771 EDI: CITICORP.COM Jul 03 2014 01:58:00 Citibank USA, Attn: Centralized Bankruptcy,  
P.O. Box 20507, Kansas City, MO 64195-0000

9723775 EDI: CITICORP.COM Jul 03 2014 01:58:00 Exxmbliciti, Attn: Centralized Bankruptcy,  
P.O. Box 20507, Kansas City, MO 64195-0000

9723798 EDI: CITICORP.COM Jul 03 2014 01:58:00 Shell Oil / Citibank, Attn: Centralized Bankruptcy,  
P.O. Box 20507, Kansas City, MO 64195-0000

9863130 EDI: RESURGENT.COM Jul 03 2014 01:58:00 CR Evergreen, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221

11258024 +EDI: BASSASSOC.COM Jul 03 2014 01:58:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell, Rd., Suite 200, Tucson, AZ 85712-1083

9723763 EDI: TSYS2.COM Jul 03 2014 01:58:00 Card Services, P.O. Box 8801,  
Wilmington, DE 19899-8801

9723764 +EDI: CHASE.COM Jul 03 2014 01:58:00 Chase - Cc, Attn: Bankruptcy Dept, Po Box 15298,  
Wilmington, DE 19850-5298

9804348 EDI: CHASE.COM Jul 03 2014 01:58:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145

9723767 +EDI: CHASE.COM Jul 03 2014 01:58:00 Chase- BP, 225 Chastain Meadows Court,  
Kennesaw, GA 30144-5897

9723768 +EDI: CHASE.COM Jul 03 2014 01:58:00 Chase/Best Buy, Attn: Bankruptcy Dept,  
P.O. Box 15298, Wilmington, DE 19850-5298

9745228 +EDI: TSYS2.COM Jul 03 2014 01:58:00 Department Stores National Bank/Macys,  
Nco Financial Systems, Inc., PO Box 4275, Norcross, GA 30091-4275

9745229 +EDI: TSYS2.COM Jul 03 2014 01:58:00 Department Stores National Bank/Visa,  
Nco Financial Systems, Inc., PO Box 4275, Norcross, GA 30091-4275

9736124 EDI: DISCOVER.COM Jul 03 2014 01:58:00 Discover Bank, Dfs Services LLC, PO Box 3025,  
New Albany, Ohio 43054-3025

9723773 +EDI: DISCOVER.COM Jul 03 2014 01:58:00 Discover Fin Svcs LLC, P.O. Box 15316,  
Wilmington, DE 19850-5316

10841679 +EDI: RESURGENT.COM Jul 03 2014 01:58:00 East Bay Funding, LLC,  
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

9723774 +EDI: MERRICKBANK.COM Jul 03 2014 01:58:00 Eddie Bauer, 101 Crossway Park West,  
Woodbury, NY 11797-2020

9723776 +EDI: BANKAMER.COM Jul 03 2014 01:58:00 FIA CSNA, P.O. Box 26012, Nc4-105-02-77,  
Greensboro, NC 27420-6012

9764419 +EDI: BANKAMER.COM Jul 03 2014 01:58:00 Fia Card Services, NA As Successor In Interest to,  
Bank of America NA and Mbna America Bank, 1000 Samoset Drive, DE5-023-03-03,  
Newark, DE 19713-6000

9723779 +EDI: RMSC.COM Jul 03 2014 01:58:00 GEMB/Chevron, Attention: Bankruptcy, P.O. Box 103106,  
Roswell, GA 30076-9106

9723780 +EDI: RMSC.COM Jul 03 2014 01:58:00 GEMB/Dillards Dc, P.O. Box 981471,  
El Paso, TX 79998-1471

9723781 +EDI: RMSC.COM Jul 03 2014 01:58:00 GEMB/JCP, Attention: Bankruptcy, P.O. Box 103106,  
Roswell, GA 30076-9106

9723782 +EDI: RMSC.COM Jul 03 2014 01:58:00 GEMB/Lowes Dc, Attention: Bankruptcy, P.O. Box 103106,  
Roswell, GA 30076-9106

9723783 +EDI: RMSC.COM Jul 03 2014 01:58:00 GEMB/Walmart, P.O. Box 981400, El Paso, TX 79998-1400

9723784 +EDI: RMSC.COM Jul 03 2014 01:58:00 GEMB/Walmart Dc, Attention: Bankruptcy,  
P.O. Box 103106, Roswell, GA 30076-9106

9723786 +EDI: HFC.COM Jul 03 2014 01:58:00 HSBC Bank, Attn: Bankruptcy, P.O. Box 5253,  
Carol Stream, IL 60197-5253

9954100 +EDI: BASSASSOC.COM Jul 03 2014 01:58:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

9723787 +EDI: HFC.COM Jul 03 2014 01:58:00 HSBC Best Buy, Attn: Bankruptcy, P.O. Box 6985,  
Bridge Water, NJ 08807-0985

9723788 +EDI: HFC.COM Jul 03 2014 01:58:00 HSBC/Liz, P.O. Box 703, Wood Dale, IL 60191-0703

9723789 +EDI: CBSKOHLS.COM Jul 03 2014 01:58:00 Kohls/Chase, N56 W17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096

9723790 +EDI: RMSC.COM Jul 03 2014 01:58:00 Lowes / MBGA, Attn: Bankruptcy Dept, P.O. Box 103106,  
Roswell, GA 30076-9106

9723791 +EDI: TSYS2.COM Jul 03 2014 01:58:00 Macy's/DSNB, Bankruptcy Processing, P.O. Box 8053,  
Mason, OH 45040-8053

9723792 +EDI: TSYS2.COM Jul 03 2014 01:58:00 Macys/fdsb, Macy's Bankruptcy, P.O. Box 8053,  
Mason, OH 45040-8053

9723793 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jul 03 2014 02:13:41 Marriott Ownership,  
1200 Hwy 98 South, Lakeland, FL 33801-5901

9941684 EDI: AIS.COM Jul 03 2014 01:58:00 Midland Funding, LLC by American InfoSource LP,  
PO Box 248897, Oklahoma City, OK 73124-8897

9812103 +E-mail/Text: bknotice@ncmllc.com Jul 03 2014 02:13:46 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, USA

10084125 EDI: PRA.COM Jul 03 2014 01:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541

9829672 +EDI: PRA.COM Jul 03 2014 01:58:00 PRA Receivables Management, LLC,  
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067

11748762 +EDI: PRA.COM Jul 03 2014 01:58:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067

District/off: 0422-7

User: smithla  
Form ID: B9A

Page 3 of 4  
Total Noticed: 93

Date Rcvd: Jul 02, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11644492 +EDI: PRA.COM Jul 03 2014 01:58:00 Portfolio Recovery Assocs., LLC, POB 41067,  
Norfolk, VA 23541-1067  
9723797 EDI: SEARS.COM Jul 03 2014 01:58:00 Sears/CBSD, 133200 Smith Rd, Cleveland, OH 44130-0000  
9759822 +E-mail/Text: bncmail@w-legal.com Jul 03 2014 02:13:45 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
11691908 +E-mail/Text: bncmail@w-legal.com Jul 03 2014 02:13:45 TD Bank USA, N.A.,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
9723799 +EDI: WTRRN BANK.COM Jul 03 2014 01:58:00 TNB-VISA, P.O. Box 9475,  
Minneapolis, MN 55440-9475  
11678530 +EDI: OPHSUBSID.COM Jul 03 2014 01:58:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
9723800 +EDI: WFNNB.COM Jul 03 2014 01:58:00 Victoria's Secret, Po Box 182273,  
Columbus, OH 43218-2273  
9723802 EDI: WFNNB.COM Jul 03 2014 01:58:00 WFNNB, Bankruptcy Dept, P.O. Box 182125,  
Columbus, OH 43218-2125  
9723801 EDI: WFFC.COM Jul 03 2014 01:58:00 Wells Fargo Bank, P.O. Box 522,  
Des Moines, IA 50306-0522  
9741242 +EDI: WFFC.COM Jul 03 2014 01:58:00 Wells Fargo Bank, N.A., c/o Wells Fargo Card Services,  
Recovery Department, P.O. Box 9210, Des Moines, IA 50306-9210  
9723804 +EDI: WFNNB.COM Jul 03 2014 01:58:00 Wfnnb/Eddie Bauer, 995 W 122nd Ave,  
Westminster, CO 80234-3417  
9723803 +EDI: WFNNB.COM Jul 03 2014 01:58:00 Wfnnb/dutyfree.com, 4590 E Broad St,  
Columbus, OH 43213-1301  
12344561 +EDI: BASSASSOC.COM Jul 03 2014 01:58:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 69

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr MetLife Home Loans, a division of MetLife Bank, N.  
cr\* B-Line, LLC, P.O. Box 91121, Dept. 550, SEATTLE, WA 98111-9221  
tee\* CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
cr\* +Chrysler Financial Services Americas, LLC, C/O Hale, Dewey, & Knight, PLLC,  
88 Union Avenue Suite 700, Memphis, TN 38103-5128  
cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288  
cr\* Midland Funding, LLC by American InfoSource LP, PO Box 248897, Oklahoma City, OK 73124-8897  
cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067  
cr\* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
cr\* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,  
TUCSON, AZ 85712-1083  
9880163\* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
9723772\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank USA, Attn: Centralized Bankruptcy, P.O. Box 20507,  
Kansas City, MO 64195-0000)  
11680866\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
11680867\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
9741243\* +Wells Fargo Bank, N.A., c/o Wells Fargo Card Services, Recovery Department, P.O. Box 9210,  
Des Moines, IA 50306-9210

TOTALS: 1, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2014

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: smithla  
Form ID: B9A

Page 4 of 4  
Total Noticed: 93

Date Rcvd: Jul 02, 2014

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2014 at the address(es) listed below:

Aaron Nash on behalf of Creditor Chrysler Financial Services Americas, LLC  
anash@evanspetree.com, sbruce@evanspetree.com  
Bruce E. Robinson bruce.robinsontr@gmail.com,  
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com  
Eric David White on behalf of Creditor MetLife Home Loans, a division of MetLife Bank, N.A.  
ewhite@siwpc.com,  
mfreeman@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;drubin@siwpc.com;ecfval@siwpc.com;ecfva2@siwpc.com;ecfva3@siwpc.com;bjordan@siwpc.com;  
Joe B. Lamb, Jr. on behalf of Joint Debtor Debra Sue Napolitano joe@joelamblaw.com  
Joe B. Lamb, Jr. on behalf of Debtor Richard Anthony Napolitano joe@joelamblaw.com  
Linh Kiet Tran on behalf of Transferee CR Evergreen, LLC bknotices@gmail.com  
Michael Todd Freeman on behalf of Creditor MetLife Home Loans, a division of MetLife Bank,  
N.A. mfreeman@siwpc.com,  
ewhite@siwpc.com;klane@siwpc.com;bjordan@siwpc.com;jmuncy@siwpc.com;ecfval@siwpc.com;ecfva2@siwpc.com;ecfva3@siwpc.com  
Robert E. Hyman station08@ricva.net, ecfsuammary@ricva.net

TOTAL: 8